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 Traci Hughes, A.S.A.

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 Stephanie T. Crownhart, F.S.A.
 Mark W. Birdsall, F.S.A.

London/Kansas City

Timothy A. DeMars, F.S.A., F.I.A.
 Scott E. Morrow, F.S.A., F.I.A.

Denver

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 William J. Gorski, F.S.A.

Indianapolis

Kathryn R. Koch, A.C.A.S.

Baltimore

David A. Palmer, C.F.E.

August 25, 2017

Eric Bachner
 MVP Health Insurance Company
 625 State Street
 Schenectady, NY 12305

Re: MVP Health Plan, Inc.
 2018 1Q/2Q Large Group HIC Rate Filing
 SERFF Tracking #: MVPH-131148723
 Objection #1

Dear Mr. Bachner:

The following additional information is required for this filing.

General

1. Provide an exhibit quantifying all three sources of the proposed change in revenue (manual rate, age/gender, and target loss ratio) by quarter from 2Q2017 to 2Q2018.
2. In the 3Q 2017 filing, MVP stated that they "are currently aiming to re-slope benefits for the 1Q 2017 filing." It does not appear this was performed. Please explain the continued use of 2012 data for the benefit relativities.

Base Period Data

3. Please clarify whether experience for the various riders included in the filing is included in the base period experience.

Non-Benefit Expenses

4. The proposed general administrative load of 9.7% is higher than the actual expense ratio in any of the last three years. Support this assumption as consistent with MVP's actual expected administrative costs.

Adjustment Factors

5. Please support the 2018 inpatient and outpatient annual unit cost trends shown in Exhibit 2a.

